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***Islahi* Social Capital: A Conceptual Approach Towards Faith-Based Development and Poverty Alleviation**

Maszlee Malik*

Abstract

Poverty is amongst the pandemic that is synonym with Muslim countries. Many theories and formulations have been developed to overcome the issue of poverty. Though many attempt to eradicate poverty with different type of models, however, not many of them is interested to inculcate the faith-based elements in their theses. Due to the current trend of social capital as one of the means for development as recognized by many international institutions, an ontological-based epistemological approached is needed in determining on how Islamic values could be incorporated into this latest *fad du jour* to present a whole new set of Islamic political *ijtihad* (reasoning). This paper will analytically investigate on how the concept of *islah* (continuous reform) in Islam could be an essential conceptualized tool within the framework of social capital as another approach for development and poverty eradication. This proposed ontological-based conceptual attempt is to be called as ‘*Islahi* Social Capital’.

I. Introduction

In the modern day, poverty is treated as a symptom for the causes of which are multiple and complex. Accordingly, in order to understand the causes, one should realize that the origins of the causes of poverty also vary, whether they are internationally or nationally, in all different economic, social, cultural or political structures (Fournier, 2002). Thus, poverty eradication and development also need to be supported by a combination of measures, by economic policies obviously, but equally by social development programs concerning all sectors of human life, such as health, education, literacy, shelter, family planning and population. Consequently, an integrated approach with concrete goals and strategies is a must, together with close cooperation between governments, civil society, and private business.

Furthermore, extreme poverty in its broader sense is another face of the violation of human rights. This is due to its implication that could be the main obstacle for implementing all other human rights, as well as the principle that all human beings have equal dignity. Improving the conditions under which poverty-stricken people live is a *human right*, as recognized by the 1993 Vienna ‘World Conference on Human Rights and the Copenhagen

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Programme of Action'. The right to a decent standard of living, adequate housing, education, work, health, protection of the family, privacy, adequate food, and even the right to life are not implemented for those living in extreme poverty. The same can be said about the right to take part in politics and all other human rights.

In the same vein, the UNDP stresses the needs of the people to participate through the civil society organizations as part of the development's prerequisites (UNDP, 1995:2) and includes participation along with equality and representation as principles underpinning its works (UNDP, 1997). OECD on the other hand, emphasizes on the rights of the poor to participate, as they always became the most neglected part of the community in the country development (OECD, 2001: 46). World Bank (1999: 110) in their report, suggests that people participation will strengthen the state capacity thus improve the effectiveness of development projects and programmes in the country. Similarly, the opening paragraph of the 10 Commitments in the Copenhagen Declaration adopted at the Social Summit, covers practically all areas of UNESCO's concern: 'Striving to strengthen the role of culture in development, preserving the essential bases of people-centred sustainable development, and contributing to the full development of human resources and to social development.'

Under the shade of the contemporary understanding of the term 'participation', citizens must be acknowledged in the decision-making processes as problem solvers and co-creators of public goods. They could no longer anymore perceived only as voters, volunteers, clients, or consumers, whilst the state is left solely as the determining factor of the country's decision maker (Boyte, 2005: 537). Hence, the modern notion of participatory should be a normative means to be practiced to provide larger room for people involvement in economic, political, cultural, and social processes that affect them and facilitates the access of individuals and groups to a wide range of opportunities that, in turn, promotes people-centred development (Kim, et. al., 2005: 650).

In the mean time, social capital as one of post Washington consensus trend for political participation *identifies the role that 'social networks' could play in cultivating democracy, as well as economic prosperity and sustainable development*. With regards the role of the 'social networks' as a means, UNESCO among international institutions who heavily involve in poverty eradication and development globally, has a growing interest in the role that social capital, as another facet of the mentioned 'social networks', could play as a component of a strategy for poverty eradication.' Accordingly, increasing evidence shows that social cohesion, as another crucial result of the social networking, is critical for societies to prosper economically and for development to be sustainable (World Bank, 1999).

Social capital as part of the dimension of both social networking and social cohesion, in a sum, is person or group's sympathy for others. It includes not only social networks *per se*, but also inculcates socio-emotional goods, attachment values, institutions, and power that

reside in sympathetic relationships through social networks. One reason to value social capital is because it can produce economic benefits and if neglected, economic disadvantages. Social capital too, can be used to produce socio-emotional goods that contribute to a country's socio-emotional health. Equally, social capital is an important resource that if properly managed can be used to reduce poverty like any other forms of capital (Robinson, 2002: 1). Furthermore, social capital also has an important influence on the distribution of household income and poverty. Some evidence suggests that the distribution of social capital in networks and the distribution of household incomes are connected (Robinson, 2002: 2).

Furthermore, religion as a form of ethical doctrines could profoundly acting as agent to attain the internal good in development through its doctrines on social cohesion, mutual co-operation, social capital and virtue-based community. Practically, the process of development is not an axiological neutral human activity, but like other activities, it is impregnated with values and ethics (Cortina, 2007). The current fad of instilling religion and belief into the discourse of development has its own impact on the discourse of social capital and development. Religious and faith-oriented organizations as example, have been capitalizing the realm of social capital in pursuing their goals and aims, which indirectly resulting towards the development of regions where they are operating within (Casanova, 1994: 5–6; Ferris, 2005). Similarly, much have been produced in exploring the empirical evident that faiths, ethical and moral based approach could be fitted into the discourse of development (Akhtar, 1991; Bayat, 2007; Casanova, 1994; Frederickson, 2002; Harrigan and El-Said, 2009; Harris, 1990 Taylor, 1995; Gillingham, 2005; Gutiérrez, 1988; Marshall, 2005: 8–12; Reed 2001: 21–30, Rowland, 1999).

This paper is an attempt to discover on how *ontological*-based epistemological discourse approach could be applied to investigate on how Islamic values could be incorporated into this latest *fad du jour* of social capital. This paper thus, will analytically examine on how the concept of *islah* (continuous reform) in Islam could be an essential conceptualized tool as another approach for development and poverty eradication within the framework of social capital. Islamic social capital proposed in this research is to be known as the '*Islahi* Social Capital'. This '*Islahi*' version of social capital is suggested to indirectly driving Muslim community towards the enhancement of the democratic culture, good governance and self-realisation, which eventually culminating towards the bigger picture of 'development', hence the poverty eradication.

II. Social Capital as Means to Eradicate Poverty

Technically, the term social capital refers to social networking and the norms of reciprocity and trustworthiness that arise from connections among individuals as the same way as the physical capital to the properties of individuals. Social capital is, in part, manifest in a

commitment to a cause that allows people to collectively working to achieve common goals, though this may not maximize their personal self-interest. Social capital exists in relations between and among actors, and is based on mutual trust. Fixed social capital exists in relations of trust necessary for common survival, while movable social capital is found in relations of trust between individuals who are pursuing personal goals (Fournier, 2002: 9).

According to Smith (2003), the notion of social capital has first appeared in Lyda Judson Hanifan's discussions of rural school community centres (Hanifan, 1916). Accordingly, social capital was also explained to have its significant role in stimulating solidarity and overcoming market flaws by means of collective actions and the use of community resources (Baas, 1997). Social capital can be depicted closely to what some have called "civic virtue" (Putnam, 2001: 19). The term was used to describe 'those tangible substances [that] count for most in the daily lives of people' (Hanifan, 1916: 130), which particularly concerned with the cultivation of good will, fellowship, sympathy and social intercourse among those that 'make up a social unit'. However it took some period for the term to move into academic debates before Jacobs (1961) utilizes the term to coin the 'relation to urban life and neighbourliness', and Bourdieu (1983) with regard to social theory, and then Coleman (1990) in his discussions of the social context of education.

The term becomes popular lately through the works of Putnam (1993; 2001), who managed to explain how social cohesion; social behaviour and cultural expressions would assist good governance and social equality, hence, successfully introduced the social capital as a popular focus for research and policy discussion. In sum, the central thesis of social capital theory is that '*social networks based relationships are a valuable asset*'. People's interaction amongst themselves within the realm of social relation and networking enables them to build communities with each other, through the well-knitted social fabric. As argued by many, this trust-based relation within the community will bring great material benefits to people for the development and economic growth (Mehmet, 1995: 139; Kliksberg, 2000).

Consequently, human capital and social capital were amongst the central theme that should be addressed in formulating of conventional economic thought along with other types of material capital. Growth alone is not enough to solve the problem of poverty and underdevelopment (Kliksberg, 2000: 9–10). Arizpe (2004) echoes that development theory and politics should incorporate the concepts of values and culture due to its role in developing the social fiber on which politics and economy are based. The failure to include those elements in many places leads to cultural tensions and feelings of uncertainty. With regard the subject, President of World Bank James Wolfensohn (Kliksberg, 2001: 56) has voiced out his belief on the interdependency of growth and social development by saying that, "Without parallel social development there will be no satisfactory economic development".

While in the other occasion, Wolfensohn also emphasize on the importance of social

development through social justice and equality to complement the institutional and structural reform for political economic growth and human prosperity (Kliksberg, 2001: 56–7). Social capital and culture are key components of these interactions.¹ In the line of the argument, Coleman (1990) stresses that culture (value) along with social capital to articulate it will generate public order. This public order as a result of the interconnectedness of value and social capital will contribute towards the production of good citizens that live on mutual cooperation, mutual assistance transcending conflicts, hence, social stability (Newton, 1997). In the same token, this social cohesion, social behavior and cultural expressions help providing ground for good government and social equality. They also play important role in stimulating solidarity and overcoming market flaws by means of collective actions and the use of community resources (Baas, 1997). However, all these elements are value-laden, hence the effort to elevate poverty, too must based on the value-laden approach, which in our discussion here, involves with the social or collective actions.

In the same meaning, Kliksberg (2000: 19) explains that the role of social cohesion and values “that are rooted in culture and strengthened or weakened by that culture, such as the degree of solidarity, altruism, respect, or tolerance, are essential for sustained development.” In such a way, values also lay the foundation for a concern between one individual and another that goes beyond just personal well being.² However, in order to achieve the goal for development, this social cohesion must be translated into the participation of the social capital actors with the effort to elevate poverty. Participation is a basic element for the creation of social capital, and interventions to reduce poverty should be designed not only to have an immediate impact on poverty, but also to foster a rich network of cross-cutting ties within society and between society’s formal and informal institutions. Accordingly, fixed social capital exists in relations of trust necessary for common survival, while movable social capital is found in relations of trust between individuals who are pursuing personal goals. Eventually, within this framework to attain development, humans are perceived as both the means and ends of development.

If the contemporary notion of social capital arises from the mutual material needs amongst people, an ontological-based awareness and morally-inspired Islamic conceptual for social capital, which looking into a holistic nature of both development and poverty eradication is to be proposed in this paper. ‘*Islahi Social Capital*’ as another means for development will be originated from the concept of ‘*islah*’ (continuous reform), which is very pertinent in Islamic worldview. This proposed ‘*Islahi*’ version of social capital, that will be

¹ In the same meaning, UNESCO (1997) discerns in its report that culture (if it is being strengthened and supported) could be an enormous potential key element in the struggle against poverty. Stiglitz (October, 1998) on the other hand, insists that the preservation of cultural values is extremely important for development for its function as cohesive force in an era in which many other values are weakening.

² Values also play a critical role in determining whether networks, regulations and trust will evolve (Chang, 1997).”.

elaborated in details in the succeeding paragraphs is conceptualized in a way it will indirectly driving Muslim community towards the enhancement of the political participation, democratic culture and self-realization, which eventually culminating towards the bigger picture of ‘development’.

III. *Islahi* Social Capital

The motivation that pushed Muslims to cultivate their own ‘spiritual’ social capital might differ from the other versions of social capital. The inner factor of their zeal could only be understood by further exploration on the ontological roots of the Islamists ideology. To summarize those inner motivation, and the unique of the Islamic version of social capital, I would suggest the ‘*Islahi* Social Capital’ term. This term will expound the underlying motivational factor that lead towards the passion of those movements in their contribution towards development through social capital. Islamic worldview, which based on the principal of *Tawhid* or the oneness of Allah as the Almighty Creator implies that human being was created as the vicegerent (*Khalifah*) of God in the world to deliver the trust given to them, which is to submit their whole live to the commandments of God and to cultivate the earth for their own well being. This worldview is the essence of the ontological conviction of every conscious Muslims (Al-Faruqi, 1984).

This *Tawhidic* worldview, which works as an ontological awareness in the mind of conscious Muslims will naturally producing ‘functioning individuals’ amongst them who dedicate themselves towards the delivery of the *Khalifah* duties in their life to attain *falah* (comprehensive salvation in both worldly and hereafter).³ The duties are exemplified by the implementation of Islamic way of life to achieve *falah* is through their aspiration to establish *Shariatic* society life. In achieving such goal, Muslim individuals will actively working and participating in the fields related to propagate or to reform the current status quo to be conforming to their ideal (Malik, 2011: 259–68).

Such *Tawhidic* ontological based society of individuals will emerge as a ‘social capital’. The functioning element of the individuals becomes workable within the sphere of ‘benevolent society’ within the organization magnitude, which comprises the families and cells of the individuals mutually or collectively sharing their passion to achieve the shared goal underlined by the organization or movement. In the same token, the benevolent society itself is the result of the intercommunicating and interrelated networking of the functioning individuals. Under the culture of *islah* (constant strive towards comprehensive excellent and refection), every

³ *Falah* is derived from the root of *Fa-La-Ha* and originally means, ‘to plough’ (Ibn al-Manzur, 1955–56: 2/ 547). Plough implying going through a route with difficulty and eventually reaching to harvest, the word has been apparently adapted to have a general meaning of reaching safety and salvation after struggling for it. In the context of Islam, *Falah* means attaining triumph and prosperity in the worldly life and hereafter. This of course can be reached when God is pleased with his servant (although this pleasure is the result, to a great extent, of God’s own extreme mercy and forgiveness) (Malik, 2011: 133–4).

single individual view the well-being of his life is not only by creating a '*falah*' of his own, but also in cultivating the *falah* of others due to the Tawhidic reality worldview (Malik, 2011: 269).

Semantically, the term *Islah* derives from the root word '*Sa La Ha*', which means 'good' or righteous and antonym to the term '*Fa Sa Da*' (mischief or destruction) (Ibn Manzur, 1955–56: 3/ 335). In most of Quranic verses and Prophet's traditions, the word '*Islah*' was used in contrast with the act of '*Fasaad*' or '*Ifsaad*' (destruction). From the word '*Sa La Ha*', comes the verb *Salaha*, which means 'to act with piety', and '*Aslaha*', which means 'to reform' and '*Tasalaha*' means to 'reconcile mutually'. It also becomes the foundation for the term '*Salih*' (pious), *Muslih* (reformer), and *Sulh* (Reconciliation) and *Salih* (benefit) which also known as '*Maslahah*' (Ibn al-Manzur, 1955–56: 2/ 516–17). The usage of *Salih* to presents the meaning of *Maslahah* is to indentify those only good elements and pious elements should be acknowledged as 'benefit' for the human being and not the contrary. While in its contemporary denotation, the term '*Islah*' is associated closely with the word '*Tajdid*' (reform) and *Taghyir* (change in its positive meaning) (al-Zamili, 2009).

Due to its original meaning of piety and good, *Islah* represents the permanent behaviour of transforming towards the direction of betterment and perfection. Similarly, *Islah* also means the transformation from the state of bad to good, from good to better and from better to perfection (Malik, 2011: 237). Therefore, its usage for 'mutual reconciliation' (*Musalaha*) involves mutually agreed consideration towards enhancement and to bring an end to *fasaad* (destruction or mischief) (Ibn al-Manzur, 1955–56: 2/ 516–17). Hence, *Islah* could best defined as '*a state of constant endeavour towards comprehensive excellence (ihsan) within the frameworks of innovative, constructive and reconstructive to attain falah according to Maqaasid al-Shari'ah*' (Malik, 2011: 238).

This definition explicitly illustrated in al-Quran (3: 104): "And there may spring from you a nation who invite to goodness (*khayr*), and enjoin right conduct (*ma'ruf*) and forbid indecency (*munkar*). Such are they who are successful". *Khayr* (goodness) is the attributes that comprehended by rational as good and certified by the revelation (*Shar'*). Hence, the invitation to *khayr* as the first element of *Islah* compels firm characteristic of innovating the culture or the atmosphere of goodness that diverge from one context to another. Equally, *ma'ruf* (good conduct) as the second element of *Islah* literally translated as 'known good conduct' is referring to the qualities that are already identified and promoted by the revelation. Thus, 'enjoining' the *ma'ruf* requires constructive actions in bringing people towards the established or known 'good conducts'. While forbidding *munkar* (indecency or abhorred), requires a reconstructive elements in avoiding people from committing the *munkar* to preserve the Shari'atic environment or bringing the corrupted situation to its supposed state of nature (goodness) aligned with *Shari'ah* (Malik, 2011: 237–8).

This ‘*Islahi* Social Capital’ implies that the horizontal relation amongst the people or individuals is connected by the concept of *ukhuwwah* (universal solidarity), which derives from the vertical Tawhidic worldview relation between the individuals and God. It is the quality of their inter-connectedness with each other (horizontal) that determine the quality of their vertical relation in attaining *falah*. The active functioning empowered individuals thus found its field to articulate their political-economics rights and responsibilities within the sphere of this ‘*Islahi* Social Capital’ realm. The Tawhidic ontology which acting as the *imago mundi* of the society which lies within the hearts of individuals leads to the realization of their *amanah* (trust), in preserving their rights and also to execute their obligations in a just and benevolent (‘*adl wa ihsan*’) means.

These ‘*Islahi*’ individuals will live under the spirit of ‘*Syuhada*’ (the witness),⁴ where the functioning individuals striving not only towards his own happiness through participations and self-determination, but also to assist others in attaining their total (*falah*) self actualization. This collective mutual interdependent nature of the functioning individuals is the gist of the aforementioned typology. Through the empowerment of each single cell of the society members, the social capital of this type comprises all the three types of social capital as proposed by Woolcock and Narayan (2001): the bonding, the bridging and the linking.⁵ The just and benevolent principal requires from the individuals as part of the *syuhada* nation to live and pursue their life not only for their personal interest, but also acting as agents of mercy to mankind and the environment. On the other hand, achieving development and bringing harmony and stability to the community through the axioms of Islamic governance are amongst those ‘righteous’ deed and part of the duty of the ‘*khalifah*’. Muslims as the ‘*Syuhada*’ should have an active role in such field, since it is part of what to be considered as their accomplishment of the mission as the ‘*khalifah*’ (Malik, 2011: 133).

Furthermore the universal solidarity (*ukhuwwah*) spirit within the members would be

4 This worldview demands from Muslims to further the mission that was once delegated to the prophets, the ‘*da’wah* mission’ (Islamic propagation), which has been asserted in many Quranic verses. It was through this mission that Allah has given to the Muslims the title of ‘*ummata wasata*’ (justly balanced or moderate) to be the witness (*Syuhada*) to the human being: “Thus, have We made of you an *Ummah* justly balanced (*ummata wasata*), that ye might be witnesses (*Syuhada*) over the nations, and the Apostle a witness over yourselves; and We appointed the Qiblah to which thou wast used, only to test those who followed the Apostle from those who would turn on their heels (From the Faith). Indeed it was (A change) momentous, except to those guided by God. And never would God Make your faith of no effect. For God is to all people, Most surely full of kindness, Most Merciful.” (Al-Quran, 2:143).

5 Woolcock and Narayan (2001) divides the relations of the social capital into three major types: ‘*The bonding*’ type of social capital is the relation of community which based on enduring, multi-faceted relationships between similar people with strong mutual commitments such as friends, family and other close-knit groups; while the ‘*bridging type*’ of social capital is formed from the connections between people who have less in common, but may have overlapping interests, for example, between neighbours, colleagues, or between different groups within community; and finally the ‘*linking type*’ of social capital derived from the links between people or organizations beyond peer boundaries, cutting across status and similarity and enabling people to exert influence and reach resources outside their normal circles. Gilchrist (2004: 6) asserts that these types of social capital must come together interrelated to produce the well-connected community.

crystallized through the *takaful* (mutual cooperation), *tafahum* (mutual respect) and social cohesion exercised by the society members in achieving *Maqasid al-Shari'ah*⁶ in their life through the spirit of *Islah* (Malik, 2011: 226–9). Furthermore, a continuous process of *tarbiyyah* and *ta'dib* (education and virtuous impartment process) as part of the *Syuhada* characteristics must be prevailing within the benevolent society, the nature and the magnitude of which will determines the magnitude and the quality of *Islahi* Social Capital and therefore the nature of the integrated manner with causal relationship (Malik, 2011: 270). This process can only constantly and naturally done in the very basic branch of society, the family institution. Islamic moral and teachings gives enormous emphasize on the family value. Without proper family institution with virtue that enables individuals to functioning, and Islamic values to prevail, it is hard to produce benevolence elements in the society. Strong family institutions with Islamic values will ensure the social networking amongst the society members to establish the *Islahi* Social Capital. The effective role of families and social networking with the influence of culture, virtue and religious value had been acknowledge by many researchers of development and social capital as another factors towards the holistic and comprehensive development (Chang, 1997; Newton, 1997; Teachman, et. al., 1997; Kliksberg, 2000).

As part of the *islah* idealism too, the long life and continuous mutual education amongst the society members overtaking the mere material motivated solidarity philosophy. Universal solidarity (*Ukhuwwah*) within this benevolent society expands beyond the political economy issues and the ownership and rights discourse. It encompasses the comprehensive elements of family, social, education, and ethos, ritual-spiritual, moral, values and responsibilities aspects of human life. It is through this process that the virtue and the values keep alive within the life of the individuals and families. These are the needed elements in the eradication of poverty. Such realm of *Islahi* Social Capital enshrines the very meaning of *ukhuwwah* and through the practice of *nasihah* (mutual reminding) amongst its member. These qualities will sustain in both actorgenic and factorogenic factors⁷ within the society due to the establishment of the support system of effective third sector industry through social capital. This ideal practice of benevolent will lead towards the balance, harmony and mutual respect living of the society (Malik, 2011: 271).

6 The *al-Maqasid al-Shari'ah* is essential to human life and is indispensable for the attainment of the 'interest of religion and life', without which destruction and disorder would prevail. There are five necessary (*Daruriyat*) purpose of *Shari'ah* in this category: the preservation and the promotion of religion (*din*), life (*nafs*), progeny (*nasl*), property (*mal*) and intellect ('*aql*'); while the *Hajiyat* are the corollary principles intended to ease hardship and extreme difficulties which could lead to idleness and inactivity; and the *Tahsiniyat* are to promote the positive in human life which belongs to the area of virtue and morality (al-Shatibi, 1996: 2/326).

7 Actorgenic: Those matters, which are found within the individual or the group; Factorogenic: Those matters, which are the results of human action, external to man and able to survive longer than an individual or the group (Alatas, 1972: 22).

However, the *Islahi* Social Capital through the benevolent society will minimize the state functions where a larger space for the society dynamism will be fully exercised through active non-state institutions. Within such a framework, a society must be substantially autonomous to self-determine its way forward. Not only should the state with its system and mechanism allow a benevolent society to nourish, it should also allow non-state institutions as part of the realm where the individuals and the society with its limited autonomy can be actively involved in the centre along with the state's. This situation will create what Ghaus-Pasha (2004: 1–2) describes as: 'the realm of organized social life that is voluntary, self-generating, (largely) self-supporting, autonomous from the state, and bound by a legal order or a set of shared rules'. To summarize, in comparing to the benefits of the contemporary notion of social capital,⁸ the *Islahi* Social Capital through its benevolent society would bring the well being of the community through its inclusive way.

IV. Conclusion

In conclusion, social capital mediates differing interests to reach a broad consensus on what is in the best of the group and, where possible, on policies and procedures. Social capital also prepares the stages for people to have their contribution towards the country development. The active participation of the people in development of a country through social capital means in some ways contributing to the implementation of other means to achieve the comprehensive goals of development beyond the normal growth indicators. This also fits into the new development paradigm; which has shifted the focus from macroeconomic development to micro dynamics. This will imply maximization of welfare of the society by extending the financial involvement of the larger society in the dynamic economic involvement" (Asutay, 2007: 15).

As for Muslims, the fully utilisation of this new sphere should be viewed from their ontological conviction. The spirit of '*al-amr bi al-ma'ruf wa nahy 'an al-munkar* (enjoinment of good and forbidding the evil) must be expanded from the exclusivity of spiritual-ritual dimension towards a broader horizon of moral, ethical and social responsibilities (Ramadan, 2001: 134). From the contemporary 'development' paradigm, this concept is utterly crucial as it is part of the individual empowerment, which is the important part of a democratic-based development. Not only the concept leads to the active role of the people in political economic activities, it will also mobilize the civil society and the third sector industry.

Within such a paradigm, the whole process of development, which encompasses all fair interconnection of individual, institution, value and system to develop a meaningful life for

⁸ Putnam (2001: 296–333) points out that what he coined as the social capital is useful for education, social stability, lower crime rate, well being of society, socioeconomic growth, health and others. The World Bank (1999) has also brought together a range of statistics to make the case for the social and economic benefits of social capital.

the human being according to Islamic worldview. This whole process of development, which will remove the obstacles to the nourishment of a truthful human life in which all members of the society are able to develop their human capacity in order to obtain personal and social well being, is but another version of '*Jihad fi Sabil Allah*' (strive in the way of Allah). This expanded version of 'Sabil Allah' As Taleqani (1986: 54—56) points out, should be expanded beyond its conventional narrow understanding of merely war to protect people from enemy's transgression to the struggle for the sake of humanity, freedom and the very path of the well being and betterment of human society.

The element of *islah* as an ontological-inspired motivation for Muslim individuals will motivate towards the cultivation of pro-active role of social capital with the spirit of 'individual empowerment'. Furthermore, the consciousness of *islah* within society members will cultivate the culture of self-governance and active citizenship which are amongst essential elements in maintaining the good governance to achieve *maqasid al-Shari'ah* (higher objective of *Shari'ah*) to elevate the condition of the society, mainly in uplifting poverty. With the holistic articulation of both '*al-amr bi al-ma'ruf wa nahy 'an al-munkar*' and *islah* concepts, a collective and continuous effort to eradicate poverty through the aforementioned *Islahi* Social Capital which aiming the well-being of the society could be attained.

Essentially, the *Islahi* Social Capital is also part of the manifestation of Muslim's '*Tawhidic*' worldview in the realm of development. However, the real people's participation and the dynamism of social capital as means to achieve development and poverty eradication can only be visible if there are spacious rooms of freedom. Without freedom, participation will only be an artificial decoration of the despots, and without freedom, development is hardly to be achieved (Sen, 2001).

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